

Certificate Number: 02998-PAM-DE-035510067

Bankruptcy Case Number: 21-00411



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## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on March 27, 2021, at 8:05 o'clock PM EDT, Giovanni Gambino completed a course on personal financial management given by internet by Consumer Education Services, Inc., DBA Start Fresh Today/DBA Affordable Bankruptcy Course, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: March 29, 2021 By: /s/Angela Zinnerman

Name: Angela Zinnerman

Title: Counselor